

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lawrence R. Schneider
Debtor

Case No. 12-01360-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db +Lawrence R. Schneider, PO Box 96, 116 Knoll Drive, Buck Hill Falls, PA 18323-0096
4054587 +Chase Mortgage, PO Box 78828, Phoenix, AZ 85062-8828
4144688 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7126,
Columbus, OH 43219-6009
4056379 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
4054588 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Citizens Bank, PO Box 18204, Bridgeport, CT 06601)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 16 2018 19:04:53
Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
4054585 +EDI: AMEREXPR.COM Jul 16 2018 22:58:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
4110109 EDI: BECKLEE.COM Jul 16 2018 22:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4965226 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 16 2018 19:04:53
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4965225 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 16 2018 19:04:53
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146-1837
4054586 +EDI: CHASE.COM Jul 16 2018 22:58:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
4054589 +EDI: DISCOVER.COM Jul 16 2018 22:58:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
4057574 EDI: DISCOVER.COM Jul 16 2018 22:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4054590 +EDI: IRS.COM Jul 16 2018 22:58:00 Internal Revenue, 600 Larch Street,
Philadelphia, PA 19106-1695
4142393 EDI: BL-BECKET.COM Jul 16 2018 22:58:00 Main Street Acquisition Corp assignee of CHASE,
BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4138408 EDI: PRA.COM Jul 16 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4054592 +EDI: WFFC.COM Jul 16 2018 22:58:00 Wells Fargo, PO Box 25341, Santa Ana, CA 92799-5341
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4054591 Sharon Schneider

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
John Michael Steidle on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
jmsteidle@burnswite.com, lmquinn@burnswite.com; drevanchock@burnswite.com; creeves@hunton.com
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Karina Velter on behalf of Creditor Wells Fargo Bank, N.A. dba Wells Fargo Dealer Services
amps@manleydeas.com
Randall W. Turano on behalf of Debtor 1 Lawrence R. Schneider rwtura@netscape.net
Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, National Association
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Lawrence R. Schneider
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:12-bk-01360-JJT**

Social Security number or ITIN **xxx-xx-1194**

EIN --

Social Security number or ITIN --

EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence R. Schneider

July 16, 2018

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.